

IMPORTANT CORPLAN INFORMATION TO KNOW September 2002

Outlined below are some important points to guide you through this change in CORPlan vendors (effective 10/01/02):

Vendor Changes:

- **Claims incurred prior to October 1, 2002:** NTHN and EPOCH will continue to process claims incurred prior to October 1, 2002. **THESE CLAIMS MUST BE PROCESSED BY MARCH 31, 2003 OR THEY WILL NOT GET PAID.** If you incurred a claim that has not yet been paid, IT IS VERY IMPORTANT that you follow up with the provider to ensure they have the necessary information to file the claim and that you have provided EPOCH the proper information to process your claim (i.e. accident information, other coverage for dependents, student information, etc.)
- **Claims/Eligibility Information available ONLINE:** Great-West will provide access to employees/retirees to view their claims online. This will allow you to verify your address, your covered dependents and track your claims. The instructions for this feature should be available soon and will be distributed via interoffice mail. Due to confidentiality, passwords will be MAILED to your home address within 10 days from your initial set up.
- **New Great-West Cards:** Enclosed are two Great-West insurance cards. You will need to sign the back of each card and include your social security number. The name and social security number will need to be that of the insured (meaning the employee/retiree/COBRA participant). Great-West uses the insureds social security number to identify the employee/retiree/COBRA participant and their dependents. If you have students that need cards to carry, please request them through H.R. The only reason to keep your NTHN/EPOCH card would be to reconcile claims prior to October 1, 2002. **ALL CLAIMS INCURRED AFTER OCTOBER 1, 2002 must be sent to Great-West at the address on your new card. Your prescription benefits have not changed – keep your EHS card!**
- **OneHealth (the Great-West PPO) Providers/Directories:** OneHealth is in the process of recruiting a large number of Presbyterian doctors. These providers should be effective by the 10/01/02 effective date of CORPlan. To verify if your doctor is on the OneHealth PPO, we suggest verifying through the online directory. Printed directories are available in the H.R. department upon request, however, the online directory provides the most up-to-date information.
- **KEEP YOUR EPOCH EOBs:** For any claims paid by EPOCH after 10/01/02 (incurred before 10/01/02), you will need to keep your Explanation of Benefits (EOBs) in case you need to prove you met your deductible.

Benefit Information:

- **Dental Benefits:**
 - The preventive cleaning/bitewing x-rays will now be covered **twice per calendar year** instead of every 6 months.
 - Preventive bitewing x-rays will be limited in coverage to 4 per cleaning, as in the past.
- **MRI/CT-Scans:** All MRIs and CT-Scans performed in a network outpatient hospital setting will be paid at the network hospital outpatient benefit. If you have these and any tests performed in a network outpatient hospital setting, the benefit is 100% after you pay a \$100 copay. Any physician charges for reading the tests is payable at 80% after you meet a \$250 deductible.
- **NEW CORPlan Benefit Handbook:** These handbooks will be distributed to every employee via interoffice mail in October 2002. (Retirees and COBRA participants will receive these in monthly packet mailed to their homes.) Please be sure to share this information with your covered dependents.

****See Reverse****

- **Organ Transplant benefits:** Organ transplant benefits will be itemized under the heading of “Covered Medical Expenses” in your new CORPlan Benefit Handbook.
- **Independent Diagnostic Facilities:** claims incurred at a network Independent Diagnostic Facility will be paid as network “All Other Services”. This means that if a physician prescribes blood work to be billed by a network Independent lab OR x-rays to be billed by a network Independent radiology facility, the benefit will be paid at 80%. *Your deductible will be waived for network only.* If you incur claims for blood work or radiology services at a non-network Independent Diagnostic Facility, the benefit will be paid as “All Other Services” at 80% after you meet your \$250 deductible.

If you have questions regarding this information, please contact Becky Murray either by email at becky.murray@cor.gov or by calling 972.744.4005.